GOVERNMENT OF INDIA
ELECTRONICS AND INFORMATION TECHNOLOGY
LOK SABHA

UNSTARRED QUESTION NO:1784
ANSWERED ON:26.07.2017
BHIM Application
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Will the Minister of ELECTRONICS AND INFORMATION TECHNOLOGY be pleased to state:

Will the Minister of ELECTRONICS & INFORMATION TECHNOLOGY be pleased to state: -

(a) whether the BHIM app launched by the Government is safe for financial transactions; (b) if so, the details thereof;
(c) whether cyber crooks have targeted BHIM app and siphoned off Rs. 45 lakh in Uttar Pradesh;
(d) if so, the details thereof; and
(e) the preventive steps, the Government has decided to add in the app for safe financial transactions?

Answer

(a): Yes, Sir. The BHIM app has a robust authentication mechanism for ensuring secure financial transactions.

(b): The BHIM app has the following three levels of security :

â€¢ The first-level security is when the BHIM app is initiated on a smart phone wherein it binds to the device ID and phone number. The user is immediately prompted to enter a PIN number to unlock and open the app.
â€¢ The second-level of security is One-Time Password (OTP) based authentication between the bank and the user mobile number registered with the bank.
â€¢ The third-level of security is the BHIM PIN, which is set by the user and is required for every transaction done through the BHIM app.

(c) and (d): As informed by National Payments Corporation of India (NPCI), no such fraud has come to their notice.

(e): BHIM App as well as the Payment System Server at NPCI is covered under Code Review, Application Security Assessment, Vulnerability Assessment and Configuration Audit. This exercise is conducted by subject matter experts from external security assessor and CERT-IN (Computer Emergency Response team-India). Also, this exercise is conducted multiple times covering industry best practices like OWASP-Open Web Application Security Project & CWE-Common Weakness Enumeration.
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